*f*ARM MANAGEMENT *facts*

PAYING THE FREIGHT ON MARGINAL LAND PRODUCTION

Soil, Water and Wildlife Habitat Conservation

THE ECONOMICS OF FARMING MARGINAL LAND WITH NEW, HIGHER OPERATING COSTS

The abolition of the WGTA subsidy (Crow rate) and changes to port price pooling for Canadian Wheat Board crops will reduce farm gate prices producers receive for grain. Producers now pay the full transportation costs to market, based on the delivery point.

Producers need to identify the most profitable farming options for their lands. It may pay to grow forage rather than annual crops on less productive areas, and apply increased levels of inputs to the most productive lands.

A work sheet is enclosed which will help you compare income and expenses when cropping marginal land and when producing forage on the same land.

WHAT ARE MARGINAL LANDS?

Margin refers to the amount by which production and income exceeds costs. If costs are equal to production or income, the land is economically marginal and it is questionable that production will continue for any length of time. Land can be economically marginal, physically marginal, or both.

Economically marginal lands have production costs equal to production or income. Lands which have low production may not be economically sustainable in the long term.

Physically marginal lands are not able to sustain long-term production due to physical factors. Lands which are physically marginal for annual crops may be well suited for forage production.

(continued next page)

THE NEW REALITY - INCREASED FREIGHT CHARGES AND VOLATILE GRAIN PRICES

Saskatchewan farmers operate in a changing economic environment. Freight costs have jumped. The GRIP program which provided revenue insurance has ended. Crop insurance, which provides yield and quality protection on a producer-selected per cent of production based on individual yields, may not cover total costs of production. Producers' current margins can be maintained only while grain prices remain at levels high enough to cover production costs.

FREIGHT CHARGES - THEIR EFFECT ON FARM PLANS

The Crow freight benefit was eliminated August 1, 1995, and since then the producer pays all freight costs to export positions for grains and forage products.

In Saskatchewan in the 1994-95 crop year the average rail freight rate was $30.35 per tonne. This cost was shared by producers ($14.72/tonne) and by the Federal Government ($15.63/tonne). Now all freight is deducted at delivery point and paid by producers. Freight rates are different for each delivery point and commodity, and may vary on a daily basis.

The average rail freight cost for Saskatchewan grain farmers in crop year 1994-95 increased by $0.43 per bushel for CWRS wheat, (from $0.40 per bushel to $0.83 per bushel). Other increases were $0.24 per bushel for oats, $0.34 per bushel for barley, $0.40 per bushel for flax, and $0.35 per bushel for canola. Average freight rates increased by a further $0.80 per tonne for 1995-1996, bringing the cost of added freight to $8.60 per cultivated acre.

This increased freight cost could make many Saskatchewan grain farmers marginal producers, and put some areas of the province out of export crop production. Grain prices in the crop year 1995-96 have increased more than the increased freight cost. This situation is likely to continue for the next few years. This period of profitability provides an opportunity to make changes to land management and crop rotations in preparation for the eventual drop in grain prices.

Further increases may be permitted in freight charges for 1996-97 and beyond. The Federal Government has proposed that after year 2000 it will have no control over freight charges; they will be limited only by competition. The transfer of government owned rail cars to other ownership is expected to increase freight costs as well, though it might involve a cap on charges.

FREIGHT IS IN THE "BASIS" FOR NON-CWB CROPS

Basis is the amount deducted by grain companies from non-CWB grains futures prices to determine their daily bid price. The basis in effect includes costs for freight, handling and grain company profit.

Increased freight rates for all grains at all elevator points have been published. However, in the case of non-board grains, the amount of the basis will vary from day to day with factors of supply and competition. The producers of these grains may not always be aware of the effect of freight on net prices.

CHANGES IN POOLING FREIGHT COSTS ACROSS THE CWB AREA

Because more grain is being sold through West Coast ports, freight pooling has been changed to further increase freight costs for shippers from eastern and northern Saskatchewan and to moderate increased charges for those in western Saskatchewan. Montreal has replaced Thunder Bay as the eastern pooling point; this means farmers now pay the freight costs from Thunder Bay to Montreal. The 1995-96 rate in effect for CWRS wheat at Nipawin is $40.86/tonne ($1.11 per bushel), and the rate at Maple Creek is $28.25/tonne ($0.77 per bushel).

Rates at individual shipping points vary considerably for different grains depending on their destination. For example, the freight charge for durum is lower at many points than the charge for CWRS wheat. Since August, 1995 farmers pay the freight to ship dockage to export terminals.

In total, these changes have resulted in freight costs doubling to almost tripling, depending on the delivery point and commodity shipped. See Table 1 for examples of selected freight rates.

TABLE 1

1995/96 Freight Rates for Selected Delivery Locations
(All prices are in dollars per tonne)

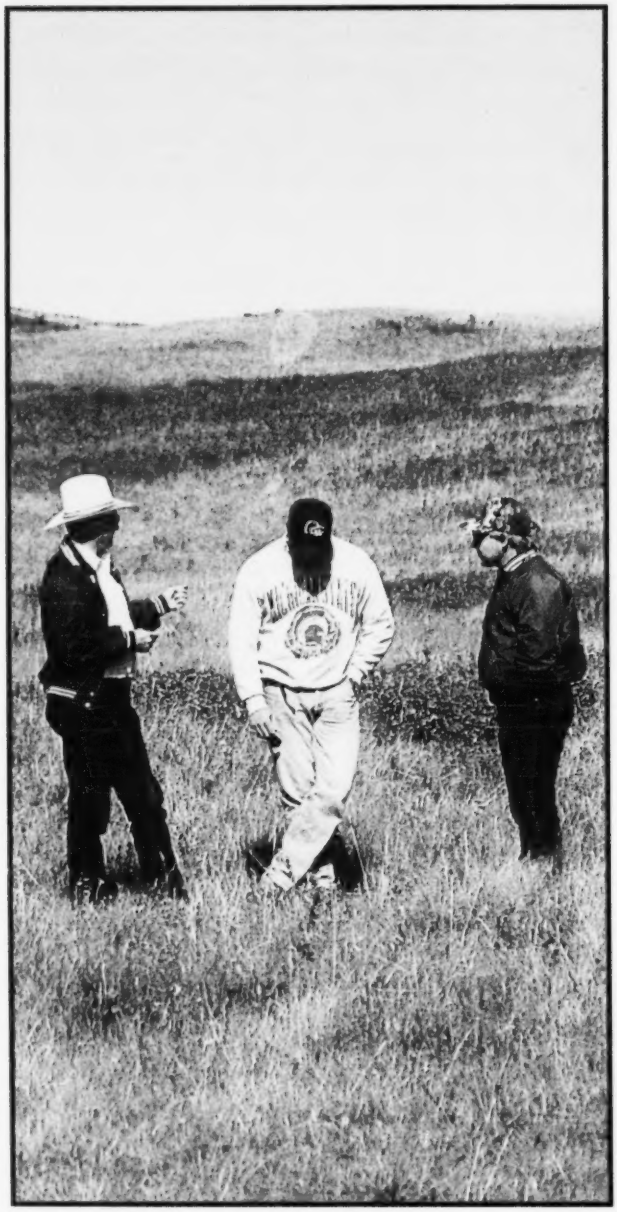
Station	Vancouver	Thunder Bay	Wheat	Durum	Designated Barley	Feed Barley
Lloydminster	29.44	33.01	29.44	29.44	29.44	29.44
Battleford	31.23	31.23	31.23	31.23	31.23	31.23
Prince Albert	34.26	30.63	34.26	32.41	32.63	34.26
Nipawin	40.86	28.25	40.86	30.03	30.25	40.86
Kindersley	32.82	31.82	32.82	32.82	32.82	32.82
Saskatoon	33.01	28.25	33.01	30.03	30.25	33.01
Wynyard	36.64	25.81	36.64	27.59	27.64	36.64
Yorkton	38.43	23.44	36.11	25.22	25.10	38.43
Gull Lake	29.44	30.04	29.44	29.44	29.44	28.82
Assiniboia	33.01	28.25	33.01	30.03	30.00	33.01
Moose Jaw	32.42	26.41	32.42	28.19	28.31	32.42
Indian Head	34.86	24.62	34.86	26.40	26.35	34.86
Estevan	36.05	24.04	36.05	24.42	23.91	36.05
Moosomin	37.24	22.19	34.86	23.97	23.73	37.24

All figures are based on the freight rate information published by the railways. Freight adjustment factors have been calculated by the CWB for individual grains destined to west coast ports, Churchill and Thunder Bay. Rate reductions are available to shippers for shipments from one location in 20, 50, and 100 car blocks subject to certain conditions. These reductions are not reflected in the freight deduction numbers. Freight rates can change with little notice - please ensure you have received the most current rates from your shipper.

Additional delivery point freight rates are available on the FBMInet in the Database area. The FBMInet toll-free information number is 1-800-363-3264, or contact your Extension Agrologist.

GRAIN PRICE CYCLES

Grain prices have recently increased (especially for cereals) after a decade of low returns. For 1994-95, the estimated Saskatchewan farm gate price for all wheat is about $4.25, and for 1995-96, about $5.00 per bushel, higher than it has been since 1980. Net returns to grain farmers have increased in 1995 and will increase in 1996, despite the surging freight charges. For now, increased grain prices and the WGTA (Crow) payout are masking increased costs. Since net incomes have not dropped there has not been a drop in land prices, even with increased production costs.



Grain prices could remain favourable for several years or decline very quickly depending on world crops. It must be expected that as in previous cycles, higher prices will bring on greater production beginning in 1996 and prices could then decline.

A PRICE LEVEL TO PLAN AROUND

Farmers can expect high prices in the short run, but for the longer term, it is reasonable to plan on an average grain price for the 1990s, including some low and high prices. A four-year average farm price for wheat for 1992-93 to 1994-95 plus an estimate for 1995-96 is about $3.90 per bushel.

BIGGEST LOSERS IN THE NEW FREIGHT REGIME

As freight rates increase it is expected that crops with a low price per bushel will suffer proportionately more than higher price crops such as wheat, canola, or flax. Oats and barley will be hard hit because freight increases amount to a higher percentage of bushel price. It is expected there will be declining exports of feed grains. The increased deduction for freight lowers the price to be met by alternate buyers, such as local livestock feeders. Because of lower bushel weights it is more difficult to load grain cars to maximum weight with oats and barley which also increase freight costs.

It is expected canola and flax will have least added freight costs per seeded acre, and that lentils, canola, fababeans, mustard, and malting barley should be among the most profitable crops to grow. However supply/demand factors will apply, and the expansion that is feasible for such crops remains limited. It is expected that wheat and durum production will remain dominant despite freight changes.

Freight differentials across the province can be expected to maintain production of export grains in western and southern areas of Saskatchewan. In northern and eastern areas, some conversion to feed production for local consumption is expected.

CROP PRODUCTION COSTS ($/ACRE)

Use this worksheet to adjust the crop budgets for your farm costs.

		Conventional Seeded Stubble * Spring Wheat						
EXPENSES								
Cash Operating Costs								
Seed		7.75						
Fertilizer	- Nitrogen	16.00						
	- Phosphorus	7.25						
	- Sulphur & Other	0.00						
Chemical	- Herbicides	6.83						
	- Insecticides/Fungicides	1.20						
	- Others	1.43						
Machinery Operating	- Fuel	6.20						
	- Repair	6.25						
Custom Work & Hired Labour		4.00						
Crop Insurance Premium		3.46						
Utilities, Insurance & Misc.		4.14						
Building Repair		1.15						
Property Taxes		3.75						
Interest on Operating		3.47						
Freight ***		22.97						
Total Cash Operating Costs (A)		95.85						
Non Cash Costs/acre								
Machinery Depreciation		12.50						
Building Depreciation		1.15						
Machinery Investment		10.00						
Building Investment		1.84						
Land Investment Cost		23.00						
Labour & Management		19.00						
Total Non Cash Costs (B)		67.49						
Total Costs (A+B) = C		163.34						
INCOME PER ACRE								
Estimated Market Price/bus,lb (D)		6.05						
Estimated Yield (bu/ac,lb/ac) (E)		24.70						
Value of Production (DxE) = (F)		149.44						
RETURNS PER ACRE								
Return over Cash Costs (F-A)		53.59						
Return over All Costs (F-C)		-13.91						
BREAK-EVEN YIELD PER ACRE **								
To Cover Cash Costs		15.8						
To Cover All Costs		27.0						
BREAK-EVEN PRICE PER BUS/LB **								
To Cover Cash Costs		3.88						
To Cover All Costs		6.61						

* *Source: Crop Planning Guide 1996 - Dark Brown Soil Zone, Saskatchewan Agriculture and Food.*
** *The break-even yields and prices for summerfallow crops should include the previous year's fallow costs.*
*** *Delivered to Watrous, based on 24.7 bu/ac. Freight costs will vary with each crop, delivery point and method of delivery.*

ASSUMPTIONS

(Conventional Seeded Stubble Wheat, Dark Brown Soil Zone. See 1996 Crop Planning Guide for your Soil Zone for additional details.)

1. Seed including cleaning:
   •spring wheat 1.25 bu/ac at $6.20/bu
2. Fertilizer:
   • Nitrogen based on 46-0-0 at $320/tonne ($0.32 N/lb) • Nitrogen on stubble crops 50 lb N/ac
   Phosphorous based on 12-51-0 at $410/tonne ($0.29 P/lb) • Phosphorous on all crops 25 lb P/ac
   (application cost is included with machinery costs).
3. Chemicals:
   Herbicides
   • cereals: 25% of acres sprayed for wild oats (except oats) and 100% for broadleaf weeds
   Others
   • seed treatment
   • wheat midge control: 20% crop/year (20% of $5/ac aerial application cost included in custom work)
4. Operating costs are based on recommended production practices in the **Dark Brown Soil Zone**.
5. Fuel costs are based on estimated fuel consumptions for the various farming operations with diesel fuel priced at $0.31/litre.
6. Machinery repair rates are 6% of machinery investment per year for peas, lentils, flax and 5% for all other crops.
7. Crop insurance premiums are based on coverage at 70% of average yield with the high price option.
8. Building repair rates are 5% of building investment per year.
9. Operating interest is calculated on all cash operating costs at 10% for 6 months on all crops, 18 months for fallow.
10. Machinery depreciation is calculated at 10% of machinery investment per year on a straight line basis.
11. Building depreciation is based on a building investment of $23 per cultivated acre calculated at 5% per year on a straight line basis. Investment in buildings is based on the average investment in the Top Management program.
12. Average machinery investment is $125 per seeded acre, $55 per tillage fallow acre and $49 per chem fallow acre. An additional machinery investment of $30 per acre is assumed for lentils and peas. Machinery investment for direct seeded crops is reduced $20 per seeded acre.
13. Investment cost on building and machinery investment is calculated at an interest rate of 8% on the investment per acre.
14. Land investment cost is $23/acre. Land investment cost plus property taxes plus landlords building costs equals cash rent.
15. Labour and management is valued at $19 per cultivated acre, based on living cost of $22,000 divided by 1158 cultivated acres.
16. Crop price for 1996 production is the street price estimate for 1996 crop production with freight not included.
17. Crop yields are 120% of fifteen year averages for crop insurance risk area 8, soil class F based on data compiled by the Canada-Saskatchewan Crop Insurance Corporation. Crop yields for the average soil class in the risk area have been increased by 20% to reflect the increased productivity for 1996 over the 15 year average and the higher than average input levels used in these budgets.
18. Freight is based on rate information published by the railways, delivered to Watrous. **Freight will vary with each delivery point.**

Source: Crop Planning Guide, Dark Brown Soil Zone, Saskatchewan Agriculture and Food. See Crop Planning Guide for additional details. Crop Planning Guides and production information are available from Extension Agrologists, or the FBMInet.

FORAGE PRODUCTION COSTS

Use this worksheet to adjust the crop budgets for your farm costs.

	Dark Brown Soil Zone					
	Seeding cost per acre	Cost per harvested acre	Your seeding cost per acre	Your estimate per harvested acre	Your seeding cost per acre	Your estimate per harvested acre
EXPENSES						
Cash Operating Costs						
Seed (2 lb/ac Alfalfa + 8 lb/ac Brome grass)	18.00					
Fertilizer at Establishment (40 lb/ac x $.30/lb) *	12.00					
Machiner Operating - Fuel	6.20	6.20				
- Repairs	6.25	6.25				
Seeding (or fertilizer spreader & 20' press drill costs)						
Breaking (2 x tandem disc) (or customer costs)						
Bailing - Twine (or customer costs)		1.60				
Annual Fertilizer (50 lb/ac x $.36/lb + .50/ac spreading) **		18.50				
Forage Insurance Premium						
Utilities, Insurance & Misc.	4.14	4.14				
Building Repairs	1.15	1.15				
Property Taxes3.02	3.02					
Interest on Establishment Costs (cost x 10%)	5.08					
Interest on Operating (Annual cost x 10%/2)		2.28				
Freight						
Total Establishment Costs (A)	55.84					
Establishment Cost per Harvested Acre (A x 1/8)		6.98				
Total Cash Cost per Harvested Acre (B)		50.12				
Non-Cash Costs						
Machinery Depreciation and Investment	22.50	22.50				
Building Depreciation and Investment	2.99	2.99				
Land Investment Cost	23.00	23.00				
Labour & Management	19.00	19.00				
Total Non-Cash Costs (C)	67.49	67.49				
Total Costs (B+C) = (D)		117.61				
INCOME PER ACRE						
Estimated Market Price/tonne (E)		60.00				
Estimated Yield (tonne/acre) (F)		1.60				
Value of Production (E x F) = (G)		96.00				
RETURNS PER ACRE						
Return Over Cash Costs (G-B)		45.88				
Return Over All Costs (G-D)		-21.61				
BREAK-EVEN YIELD PER ACRE (TONNES)						
To Cover Cash Costs (B/E)		0.84				
To Cover All Costs (D/E)		1.96				
BREAK-EVEN PRICE PER TONNE						
To Cover Cash Costs (B/F)		31.33				
To Cover All Costs (D/F)		73.51				

* *65 lb/ac of 12-51-0*

** *150 lb/ac of 34-0-0 broadcast*

FORAGE PRODUCTION COST ASSUMPTIONS:
(DARK BROWN SOIL ZONE)

Costs and returns differ in each soil zone. The worksheet provides a format for calculating the cost of producing a forage crop, with examples based on costs and returns from the Dark Brown Soil Zone. Producers should adjust these costs to reflect individual circumstances.

This publication assumes the farm operation produces a mix of annual crops and dryland forage. The forage is assumed to be produced on lands that are rotated from forage to annual crops. Machinery complement is typical for annual crop production, and includes haying equipment. Machinery investment and depreciation costs would be lower for a farm operation that has forage as the principle crop, however machinery rental and custom charges would be higher. Machinery costs for individual farms will vary. The "Farm Machinery Custom and Rental Rate Guide," available from Extension Agrologists, can be used to provide estimates of machinery costs where actual farm figures are not available.

The hay rotation is based on one year to establish the hay and seven years of hay production. The stand is broken after the seventh hay crop is harvested. Breaking is assumed to be done with two tandem disc operations and this cost is charged against the hay enterprise. Therefore, one-eighth of the costs to establish and break the hay, plus annual interest on the establishment costs, are charged against each hay crop harvested.

Fertilizer and seed costs are based on fall 1995 prices. The fertilizer and seeding rates will vary on individual farms according to specific areas and circumstances. Establishment fertilizer is 65 lb/ac of 12-51-0 at $410/tonne. Annual fertilizer is 150 lb/ac of 34-0-0 at $270/tonne, broadcast.

For more detailed information on the production requirements and general recommendation for forage production, obtain a copy of the Saskatchewan Agriculture and Food publication *Saskatchewan Forage Crop Production Guide* available from Extension Agrologists.

Source: Dryland Forage Production Costs (1995) and Crop Planning Guide - 1996, Dark Brown Soil Zone, Saskatchewan Agriculture and Food. See Forage and Crop guides for additional details. Forage and Crop Production information are available from Extension Agrologists, or the FBMInet.

FURTHER PROCESSING AND ADDING VALUE REDUCE SHIPPING COSTS

Increased freight costs are expected to result in increased livestock production, increased local consumption of feed grains, and more local processing for most agricultural enterprises.

Based on our distance from ports, Saskatchewan has some of the highest freight costs on the prairies. Because of this, grain and forage sold for local livestock consumption could be more profitable than shipping for export.

The number of livestock produced and finished in Saskatchewan should also increase, and should encourage increased slaughter and processing capacity.

Because producers now pay the freight on dockage, increased local cleaning and processing prior to shipping is expected. The screenings are expected to be processed into livestock feed for local consumption or export.

MARGINALITY, FREIGHT RATES AND CROP PLANNING

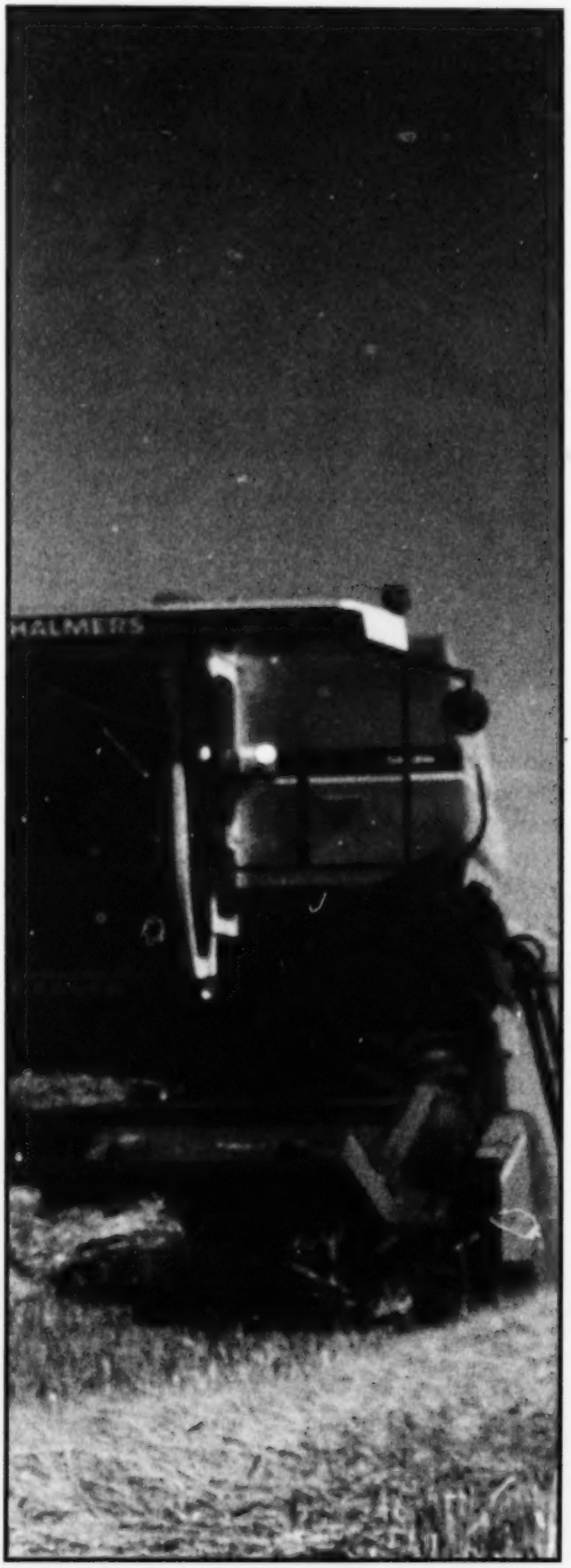
Marginality is always shifting; production that is profitable can quickly become economically marginal if costs rise or selling prices decrease, and production that has been forced to stop may start up again if prices rise or costs are reduced.

Economic marginality varies with the crop produced and is based on production costs and the price received for the crop. In tough economic times, it may be that only our highest rated soils can produce enough to remain economic. In very good times almost all our soils might be economic producers.

Ability to retain productivity over time is the test of physical or environmental marginality.

Soils may be physically marginal due to topography, thin topsoil, sand or gravel, stones, obstacles, or because they are saline or severely solonetzic, excessively wet or for other physical factors.

A segment of a field that is of marginal soil quality may reduce the average maturity, grade,



bushel weight or protein content of grain from the entire field. A highly rated field may have a gravelly ridge or a low-lying saline area or other problem area which consistently produces low yields. It may be economical to put this smaller area into forage and to apply the crop inputs saved to the more productive area.

In some cases, low-lying areas are late to be seeded and are frequently damaged by frost before harvest. Crop insurance protection based on the yield for this field may be modest, making it more profitable to convert such areas to forage.

Farmers are aware of areas in their fields that do not yield well and they may be interested in converting them to less intensive use. If production margins decline, use of fallow may increase.

Physical marginality often leads to economic marginality. Regardless of the general level of prices and costs it will not be feasible to cultivate these soils over the long term. Lands that are physically marginal for grain production may be economically suited to grazing or forage, for which they are physically better adapted.

MARGINAL LANDS - WHERE ARE THEY AND HOW ARE THEY IDENTIFIED?

Lands considered physically marginal may be identified by (but not depend on) rather broad measurements such as municipal tax assessment values, crop insurance rating, soil classes, or other scales. Assessment may be low because of few cultivated acres on a quarter section, not because of native productivity or risk factors, and crop insurance classification depends heavily on assessment. When determining physical marginality, an individual parcel of land deserves analysis by the operator based on experience with that parcel. Assessment information is available from R.M. Offices, or the Saskatchewan Assessment Management Agency, phone 1-800-667-7262.

Studies* have estimated the acreage of marginal land in Saskatchewan that might be converted from grain production to permanent forage and suggest that 10-15 per cent of the agricultural area or about 6 to 11 million acres may be converted. This is based partly on estimates of the acreage

**(Richard Gray et al. Set Aside Options For Western Canada, University of Saskatchewan, March 1993)*

that can not produce enough crop to cover cash costs plus some return to investment costs. In early 1995 it was calculated that only the highest quality soil (by soil rating) could yield enough to cover all the costs of production.

On the basis of crop insurance classification, some of the class J soils and all the K, L, M, O and P soils have been classed as economically marginal. The M, O and P soils were also classed as physically marginal.

Another means to classify marginality is to apply Canada Land Inventory classifications. Classes 1, 2, 3 and 4 are considered suitable for at least some annual cropping. Class 5 and 6 are considered suitable only for production of native or seeded forage. Approximately 6 million acres of CLI classes 4, 5 and 6 remain in annual cultivation, similar to the area the Gray study suggests may be converted back to permanent cover.

Economic marginality will be significantly affected by variable freight rates. Relatively productive land in the northern areas of Saskatchewan (class 3) may be unable to show a profit after paying freight costs, while relatively unproductive land in the south western areas (class 4) may show a profit after paying lower freight costs. It is, however, a simplification to identify certain broad soil classes as those most suited to permanent grass cover.

CONSIDERATIONS BEFORE BREAKING NEW LAND

Native areas such as grasslands, wetlands, creek areas and bush that are considered for conversion to annual crop land may be marginal. Such land may respond most economically to limited improvement such as control of shrubs that would improve grazing and hay productivity.

The majority of the most productive agricultural soils (CLI class 1-3) are already cultivated. Any land now considered for breaking would likely be marginal for annual crop production (classes 4-6).

Improved grain prices may provide short term profitability for annual cropping of marginal lands. These short-term gains will be lost when grain prices fall or inputs rise. Marginal lands, which may no longer be profitable for annual crop production, will be returned to permanent cover. Long-term planning will help determine if these marginal lands are most profitable when permanent cover is maintained.

About 40 per cent of cultivated land in Saskatchewan is rented. Rental arrangements between landlord and tenant may need to include a common program to improve long-term net returns from these lands, and may include seeding permanent cover on marginal lands.

Proposed conservation easement legislation, which enables landowners to set aside lands for conservation purposes, could be applied to capitalize the value of native cover.

BENEFITS OF FORAGE PRODUCTION AND MAINTENANCE OF NATURAL AREAS ON THE FARM

Forage production complements the maintenance of wetlands and their associated benefits to the ecosystem, including maintaining surface and ground water, flood control, quality and quantity of wildlife habitat.

Forage helps control salinity, preventing its spread and reducing its harmful effects on annual crop production.

In some cases the water level in small temporary wetlands can be reduced to non-problem status by shifting to forage crops or by continuous cropping and retaining tall stubble over winter. This results in more melt water being absorbed rather than to run off into wetlands.

Wetlands and marginal lands can provide high quality grazing and hay.

Retaining native lands and wetlands also helps to secure valuable wildlife habitat. Saskatchewan provides some of the best wildlife watching and hunting areas in the world. Retaining this habitat will also help conserve wildlife for future generations.

There are production options. Many farmers will look for the most economical way to produce more wheat in 1996. The pay back from breaking marginal land must be compared to similar investments in additional fertilizer and pesticides. Additional fertilizer and pesticides should offer an immediate pay back of at least 2 to 1 when applied to existing cultivated acres. In addition, farmers save the costs of re-seeding these marginal areas once they are no longer economical for annual crop production.

ASSISTANCE IN CONSERVING OR CONVERTING LANDS TO PERMANENT COVER

Technical and financial assistance may be available to producers who want to restore grasslands or wildlife habitat. Prairie CARE, delivered by Ducks Unlimited Canada, offers assistance to producers in areas of Saskatchewan with many small wetlands.

From time to time federal or provincial government programs offer incentives for seeding marginal (low assessed) lands to permanent forage. The recent Permanent Cover Program is an example.

Our native uplands and wetlands are diminishing rapidly. Saskatchewan farm operators have an opportunity to combine production economics with a conservation ethic to ensure long term sustainability of agriculture and the natural environment in Saskatchewan.

For more information about marginal lands, contact extension Agrologists, PFRA, Ducks Unlimited Canada, or the Saskatchewan Wetland Conservation Corporation.

Information is also available on the FBMInet.

Canadian Wildlife Service • Ducks Unlimited Canada • Nature Saskatchewan • Prairie Farm Rehabilitation Administration • Saskatchewan Agriculture and Food • Saskatchewan Conservation and Development Association • Saskatchewan Wetland Conservation Corporation • Saskatchewan Wildlife Federation • Wildlife Habitat Canada • Saskatchewan Wheat Pool • Saskatchewan Association of Rural Municipalities • Sask Water